



NEWS RELEASE

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HUDGENS OFFERS HOMEOWNERS TIPS IN CONJUNCTION WITH SEVERE WEATHER AWARENESS WEEK

Atlanta – Severe Weather Awareness Week in Georgia is Feb. 4 - 8, and Insurance Commissioner Ralph Hudgens want to remind homeowners of some important insurance tips to protect their property from tornadoes, flooding and other weather-related hazards.

While tornadoes can occur at any time of year if atmospheric conditions are right, March, April and May are considered prime months for tornadoes to strike. On April 27-28, 2011, tornadoes caused severe damage across 21 states including Georgia, killing more than 300 people.

“Georgia's tornado season is just around the corner, and we want all Georgia consumers to be familiar with steps they should take to minimize property damage and financial hardship caused by storms,” Hudgens said.

Commissioner Hudgens offers these reminders and tips:

* While a standard homeowner's insurance policy covers damage from high winds and tornadoes, it does not cover damage from flooding. A separate policy must be purchased through the National Flood Insurance Program, and can only be purchased if your community participates in the national program. However, a standard mobile home policy can cover damage caused by floods. Check your policy.

* Make a list of all valuables, furniture, electronics, etc., and photograph or videotape your possessions. Keep copies of the list, photographs and videotape in a safe place outside your home. If your home is damaged or destroyed in a natural disaster, it may be difficult for you to tell your insurance agent what you lost without proof.

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* Keep your insurance policy numbers and your agent's phone number in a safe place as well.

* If disaster strikes, contact your agent or insurance company immediately.

* Protect your property from further damage. For example, if your roof is damaged, cover it with a tarp to prevent water damage from subsequent rain. Most policies will not cover such damage.

* Make sure you understand the difference between actual cash value (ACV) and replacement cost coverage for your contents, and obtain the coverage that best suits your needs. An ACV policy replaces contents at cost minus depreciation. If you have replacement cost coverage, your contents will be replaced at today's prices.

If you have questions about property insurance, you may call a representative of Commissioner Hudgens' Consumer Services Division at **404-656-2070** or toll-free at **1-800-656-2298**. Calls are taken from 8 a.m. to 6 p.m. Monday through Friday. You may also contact us online at, **www.oci.ga.gov** for more information.

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